STATE OF INDIANA ) SS:	BEFORE THE INDIANA		
COUNTY OF MARION )	COMMISSIONER OF INSURANCE		
	CAUSE NUMBER: 7137-AG09-0213-040		
Charles Scott Livorno,	)		
Agent/ Respondent	)		
346 Carriage Lane			
Franklin, Indiana 46131-9714			
	) MAR 1 7 2009		
Type of Agency Action: Enforcement	nt )		
	) STATE OF INDIANA		
	DEPT. OF INSURANC		
Indiana Insurance I iconse No · 46	224		

## FINAL ORDER AND APPROVAL

The Indiana Department of Insurance ("Department") and Charles Scott Livorno, ("Respondent"), signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's license, and which has been submitted to the Commissioner of Insurance (the "Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

- 1. Respondent admits that he used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Indiana.
- 2. Respondent's active Indiana resident producer's license, number 461224, is Permanently Revoked.

ALL OF WHICH IS ORDERED this 17 day of 12009.

James Atterholt, Commissioner Indiana Department of Insurance

Distribution:

Nikolas P. Mann INDIANA DEPARTMENT OF INSURANCE 311 West Washington Street, Suite 300 Indianapolis, Indiana 46204-2787

Charles Scott Livorno 346 Carriage Lane Franklin, Indiana 46131-9714

STATE OF INDIANA )	SS:	BEFORE THE INDIANA		
COUNTY OF MARION )		COMMISSIONER OF INSURANCE		
		CAUSE NUMBER: 7137-AG09-0213-040		
Charles Scott Livorno, Agent / Respondent		)		
346 Carriage Lane				
Franklin, Indiana 46131-9714				
Type of Agency Action: Enforcement		MAR 1 7 2009		
		) STATE OF INDIANA DEPT. OF INSURANCE		
Indiana Insurance License No	o.: 461224			

## AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Charles Scott Livorno ("Respondent"), a licensed Indiana Resident Insurance agent holding license number 461224, to resolve all matters under Cause Number 7137-AG09-0213-040. This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner, Indiana Department of Insurance.

WHEREAS, Respondent is a licensed resident insurance agent in the State of Indiana; and

WHEREAS, on or about June 24, 2008, a formal notice was received by the Department from Chad Bohannon, Special Investigation Unit Investigator for AFLAC

Insurance Company, alleging that the Respondent knowingly submitted applications with false information, placing ineligibles on accounts, and knowingly making false certifications on applications;

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

IT IS THEREFORE, NOW AGREED by and between the parties as follows:

- The Commissioner has jurisdiction over the subject matter and the respondent in this administrative action.
- 2. This Agreed Entry is executed voluntarily by the parties.
- 3. Respondent voluntarily and freely waives his right to a public hearing on the issues in this action.
- Respondent admits that he exaggerated the number of employees of Red
  Dye, LLC, to change the status of an account.
- 5. Respondent admits that he intentionally misrepresented the terms of an actual or proposed insurance contract or application for insurance.
- 6. Respondent admits that he used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Indiana.
- 7. Respondent agrees to the permanent revocation of his Indiana resident insurance producer license number 461224.

- 8. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
- 9. Respondent has carefully read this agreement and fully understands and accepts its terms.

3/16/09	Milas	1m7
Date Signed	Nikolas P. Ma	nn, Attorney tment of Insurance
3/12/09 Date Signed	Chi	Livorno, Respondent
STATE OF Indiana	) ) SS: )	
Before me a Notary Public for	Johnson	County, State of
Malaya, personally app	peared Charles Scott Liv	orno and being first duly sworn
by me upon his oath, states that the f	facts alleged in the forego	oing instrument are true. Signed
and sealed this <u>\H</u> day of <u>Ma</u>	<u>الل</u> , 2009.	
	Issie	aliderwood
	Notary Signat	ure
	Jessica	- Underwood
	Notary Name	Printed

My Commission expires: 2-9-806County of Residence: 3-9-806

## INDIANA DEPARTMENT OF INSURANCE

Enforcement Division Suite 300 311 West Washington Street Indianapolis, IN 46204-2787 317/234-5888 - telephone 317/234-2103 - facsimile